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Prophetic Time and the End of Capitalism in Iain Pears's *Stone's Fall*

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ABSTRACT

This essay sets out to examine the connection between capitalism and ideas about time, focusing on Iain Pears's novel *Stone's Fall* (2009). Capitalism, with its endless promises of future returns, tends to deploy a model of time oriented around progress toward the future. Pears's narrative, by contrast, subverts this by reversing the timeline, each section of the novel a step backwards in time. The first section of the paper examines how other critics, from Walter Benjamin to Mary Poovey, have used similar reversals to undertake critical genealogies of capitalism's emergence. The second section shows how fiction and finance intersect in the credit economy, blending ethics and economies to train subjects who are, in Nietzsche's words, capable of making promises about the future. The essay closes by looking at the notion of prophetic time, which disrupts the capitalist paradigm through the unexpected return of ancient tragedy in the modern novel.

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Arriving in the aftermath of the 2008 global financial crisis, the publication of Iain Pears's novel *Stone's Fall* (2009) reflected the spirit of a pivotal historical moment. Despite receiving widespread acclaim from reviewers, the book has gained scant attention from academic critics, perhaps because of a lingering impression that Pears is a writer of genre fiction. Although it is true that Pears started his literary career with a series of art heist detective novels before turning to literary fiction, it should be remembered that he has a serious pedigree as a historian, including a DPhil in art history from Oxford, a two-year stint as a Getty Fellow in the Arts and Humanities at Yale, and the authorship of an academic book, *The Discovery of Painting* (1989), as well as numerous other scholarly articles. Like Umberto Eco before him, Pears's exploration of the past while borrowing aspects of genre fiction is not decorative, but springs from an intellectual desire to rethink the present moment critically. In his most famous book, *An Instance of the Fingerpost* (1997), for instance, solving the murder takes a back seat to Pears's examination of how new ideas about science, medicine, and politics developed in the Restoration period. *Stone's Fall* follows a similar model, for the mystery surrounding the demise of the tycoon John Stone is a secondary concern compared to the novel's searching and formally innovative exploration of how capitalism shapes the modern experience of time.

Just as Eco's *The Name of the Rose* (1980) was far more than a medieval whodunit, so too *Stone's Fall* is a powerful and opportune reflection on how money shapes our perceptions of reality.

Pears's literary meditation on this topic represents an informed contribution to a long and complicated cultural conversation. Ideas about time pervade the critique outlined in Karl Marx's *Capital* (1867), for instance, from its historicist proposition of the economic stages of history to the labour theory of value, in which the value of a good or service is measured by how much time it takes to produce it. In his essay "Theses on the Philosophy of History" (1940), Walter Benjamin famously reverses the historicist position—in Thesis IX, the "angel of history" turns its back on the future in order to reclaim the past. Bruno Latour argues in *We Have Never Been Modern* (1991), furthermore, that modern humans experience time as a confusing cycle of revolution and resurgence, with the progressive fixation on the future blinding us to how deeply entrenched we remain in a past that is nonetheless disavowed. In his influential *Capitalist Realism: Is There No Alternative?* (2009), Mark Fisher examines a newfound timelessness in capitalism's hegemony, which derives from "the widespread sense that not only is capitalism the only viable political and economic system, but also that it is now impossible even to imagine a coherent alternative to it".¹ It is in the context of this wider temporal debate that we must consider *Stone's Fall*, a literary reflection on the contradictions of capitalism that, following its publication in the wake of the 2008 global financial crisis, could hardly have appeared at a timelier moment.

Looking Backward: The Angel of History

In *Stone's Fall*, Pears retraces the circumstances behind the death of Lord Ravenscliff, the eponymous John Stone, who is mysteriously found dead below his study window. That the question of temporality is paramount to *Stone's Fall* is signalled by the book's structure, which deploys the unconventional arrangement of moving the narrative backwards in time, rather than forwards, in each of its major sections—thus, after a short introduction set in Paris in 1953, Part One takes place in London in 1909, in which a journalist, Matthew Braddock, is hired by Stone's widow, Elizabeth, to write a biography of her deceased husband; Part Two is set in Paris in 1890, and is narrated by Henry Cort, one of Stone's associates; and the concluding Part Three occurs in Vienna in 1867, and is voiced by Stone himself, as Pears gradually unveils the circumstances that led to his protagonist's death. Like Benjamin's "angel of history", the novel uses this reverse structure to turn its back on the modern fascination with the future to focus instead on the past. This apparent renunciation of progress is linked explicitly to the book's consideration of the consequences of capitalist thinking, with Pears using the story of John Stone's downfall to engage in a sophisticated meditation on how modern finance has, in turn, transformed modern ethics. Thus, the novel brings together its central themes of economics and temporality in a structure that, through Pears's experimental decision to reverse the usual flow of the narrative, also serves as a meta-textual reminder of the longstanding role that fiction has played in this social discourse.

¹Fisher, *Capitalist Realism*, 2.



The origins of the “financial novel” stretch back to the early nineteenth century, when French precursors such as Honoré de Balzac’s *La Maison Nucingen* (1838) and Alexandre Dumas’s *The Black Tulip* (1850) set the scene for an emerging subgenre. The form continued to develop in the twentieth century through the influence of books like Joseph Conrad’s *Nostromo* (1904), F. Scott Fitzgerald’s *The Great Gatsby* (1925), Tom Wolfe’s *The Bonfire of the Vanities* (1987) and Brett Easton Ellis’s *American Psycho* (1991). Alongside *Stone’s Fall*, several other contemporary British novelists have produced novels dealing with financial themes, from John Lanchester’s *Capital* (2012), which also considers the aftermath of the 2008 crisis, to Sadie Jones’s *The Snakes* (2019), a book that highlights the structural inequalities in British society. Critical analyses of the financial novel, such as Arne De Boever’s *Finance Fictions: Realism and Psychosis in a Time of Economic Crisis* (2018) and Alison Shonkiler’s *The Financial Imaginary: Economic Mystification and the Limits of Realist Fiction* (2017), are also responses to the rise, in particular, of neoliberal forms of capitalism. These works focus necessary attention on the present and future of capitalist society and its permutations.

Pears, by contrast, chooses to look in the opposite direction, by considering the past. This decision can be accounted for, in part, by the fact that he works primarily as a historical novelist. His first serious literary endeavour, *An Instance of the Fingerpost*, takes place in Restoration England, for instance, while *The Dream of Scipio* (2002), interweaves three narratives from the late Roman Empire, the medieval period, and the first decades of the twentieth century, connecting them through the novel’s recurrent reflections on Neo-Platonic philosophy. *Stone’s Fall* was also shortlisted for the inaugural Walter Scott Prize for historical fiction in 2010, an award that was ultimately claimed by Hilary Mantel’s all-conquering *Wolf Hall* (2009). By returning the reader to the period spanning 1867–1909 in *Stone’s Fall*, Pears is not avoiding the rise of neoliberal thinking that preoccupies contemporaries like Lanchester and Jones, so much as engaging in a genealogy of its roots. The novel is loaded with historical ironies, for instance, that call attention to emerging power structures that are taken for granted in today’s world. Some of these are well-aimed jabs at gendered prejudices, such as Braddock’s scorn for a “school for young ladies, turning them into operators of the typewriter, so they could push men out of their jobs as copyists and clerks”, causing a revolution in secretarial labour that was once the “natural” and exclusive domain of men.² Others are humorous digs at how the wealthy have turned the media in Britain into a powerful tool of political and economic manipulation. For example, Braddock, a journalist, observes that “no one knew—or particularly cared—who the owners were” of the newspaper where he works, “as their presence was never felt”, an unthinkable state of affairs in today’s concentrated media landscape, where considerable power is wielded by moguls like Rupert Murdoch.³ Pears also reminds the reader of the crucial welfare reforms implemented by the Liberal Party in the first two decades of the twentieth century, such as “put[ting] up income tax, to 5 per cent”—a move opposed at the time by the rich, even though it represents an unimaginably low tax rate by today’s standards.⁴ In short, by looking back to exactly a century earlier, Pears shows us an economic

²Pears, *Stone’s Fall*, 37.

³Ibid., 35.

⁴Ibid., 34.

reality that is alien to the modern reader and yet contains, in the mysterious figure of John Stone, a foreshadowing of the neo-liberal paradigm to come. It is through Benjamin's act of looking back to the past, shows Pears, that it becomes possible to understand the present that has grown out of that history.

Indeed, this strategy has been central to the academic field of study devoted to the link between economics and fiction that has emerged over the past three decades. What is notable about this critical trend is that its object of study generally predates the rise of the explicitly financial novel, focusing instead on the historical circumstances that surround the formation of the Bank of England in the late seventeenth century, and the subsequent rise of the credit economy in the eighteenth, particularly as it is reflected in the British fiction of that era. Critics like David Kaufmann (1995), James Thompson (1996), Patrick Brantlinger (1996), Catherine Ingrassia (1998), Deidre Shauna Lynch (1998), and Liz Bellamy (1998) are the pioneers in this field, which has since been expanded by more recent works like Alexander Dick's *Romanticism and the Gold Standard* (2013), Natalie Roxburgh's *Representing Public Credit* (2016), and Sarah Comyn's *Political Economy and the Novel* (2018). Comyn writes:

Literature and economic discourses share a primary anxiety: the changing nature of value, whether aesthetic, cultural, or monetary. Additionally, the novel and political economy emerge during the same period, and their interrelatedness consequently deserves further inspection. Both discourses are, therefore, preoccupied with attempts to represent and thus stabilise value.⁵

Without question, the most important critic to emerge in this period is Mary Poovey who, in works like *A History of the Modern Fact* (1998) and *Genres of the Credit Economy* (2008), engages in a dramatic reinterpretation of how finance has shaped modern ideas about truth, fiction, and rational objectivity.

Poovey's methodology is profoundly influenced by thinkers interested in disrupting the dominant narrative of progressive history. In *A History of the Modern Fact*, for instance, Poovey acknowledges the importance of Michel Foucault, both for early works like *The Order of Things* (1966), and his later, Nietzschean concept of genealogy:

In many ways *A History of the Modern Fact* has been influenced by Foucault's work, of course, especially by his early writing on epistemology (*The Order of Things*) and his late writing on governmentality ("Governmentality," in *The Foucault Effect*). Indeed, some readers will recognize similarities between the account I offer here and the kind of history Foucault called genealogy. Like Foucault's genealogies, this book rejects the claim, advanced by historians as diverse as Marxists and liberals, that history reveals the unfolding of a single logic (the logic of capital, the logic of the liberal state)[.].⁶

Poovey also points to the influence of Latour on her work, especially *We Have Never Been Modern*, in which Latour "rejects the historical model that privileges rupture in favour of what he calls a 'sociology of criticism,' which seeks to understand why historians (and historical agents) have needed a narrative of novelty and absolute breaks".⁷ Poovey's work in looking back at the history of finance provides a genealogy of the relationship

⁵Comyn *Political Economy*, 3.

⁶Poovey, *A History of the Modern Fact*, 17.

⁷Ibid., 19.

between literature and economics that is grounded firmly in the rise of the credit economy.

Poovey's work is important because it helps to explain what is at stake in the literary genealogy that Pears likewise undertakes in *Stone's Fall*. This analysis centres on a critical understanding of the rise of a progressive mode of thought, one that Poovey connects to the Bank of England and the culture of credit that derives from that institution. Financial credit, by its very nature, is oriented toward the future, with the bank providing loans on the understanding that it *will* be repaid, and the borrower, similarly, promising to make good on the debt at some future time. Yet this transaction is not the only promise being made when dealing with the Bank of England. Before the advent of modern forms of standardized money, the Bank of England dealt solely in promissory notes that assured the bearer that the paper in their hands could be exchanged for a specified amount of silver. It was not only the borrower, therefore, who was making a promise about the future: the Bank was also making a promise about the extent of its gold and silver reserves, which in reality often fell short of the loans it was offering, as Poovey writes:

Because the Bank's reserve was always rumored to be what it in fact was—dramatically smaller than the amount represented by the notes in circulation—its notes retained their value only so long as the individuals who held them did not all seek to exchange them for gold at the same time. For all these reasons, Bank of England notes did not pass as currency beyond about a twenty-mile radius of London for the entire eighteenth century. This meant that a majority of eighteenth-century Britons, especially those who lived outside London, did not see a single Bank of England note during their lifetimes.⁸

What Poovey traces so brilliantly in *Genres of the Credit Economy* is how the logic of credit inspires a new mode of writing that initially blends ideas about money, economics, and fiction in the early eighteenth century, so that “all three kinds of writing took off together, then followed trajectories so different in outcome”.⁹ This shared impulse is crucial to the origins of the novel as a genre, argues Poovey, because “the fiction's primary function is not to help readers obtain information about or understand the money economy but to encourage them to cultivate moral virtues like prudence, moderation, and generosity”.¹⁰ The eighteenth-century novel can thus be seen as a self-reflexive exercise in credit, attempting to establish its own believability through such fictional devices as letters and journals on the one hand, while teaching its readers the value of being a creditable subject on the other. What is at stake in the novel from its very origins, then, is “the translation of monetary into ethical virtue”, and it is the validity of this moral equation that Pears also sets out to examine in *Stone's Fall*.¹¹

Looking Forward: An Animal with the Right to Make Promises

One of the most important features of Pears's approach to the emerging financial economy is its restrained insistence that its critique is not didactically opposed to capitalism, but seeks instead to understand its appeal. “Money is merely another term for

⁸Poovey, *Genres of the Credit Economy*, 45–6.

⁹Ibid., 155.

¹⁰Ibid., 137.

¹¹Ibid., 138.

people, a representation of their desires and personalities”, muses John Stone, for instance. “If you do not understand one, you cannot hope to understand the other”.¹² This point is poignantly illustrated by Matthew Braddock, the narrator of Part One, whose initial self-identification as a working-class socialist is paired with his complete ignorance of how modern capitalism actually works. As he researches the circumstances of Stone’s life, Braddock gains some basic financial literacy from Wilf Cornford, an acquaintance who is fascinated with the hidden dramas of the business world, the permutations of which unfold, for him, like the twists and turns of an engaging novel. Braddock’s main error lies in his complacent assumption that the authority of capitalism lies exclusively in its repressive nature. What he overlooks is the more powerful strategy of seduction, the promise of a future reward that is built into the credit economy, which lures (rather than forces) its victims into an enduring debt. In this respect, Braddock turns out to be the perfect stooge for Elizabeth Stone. He is so dazzled by what money can buy, from rich furnishings to impressive libraries to the elegance of his new employer, that he is blinded to the ethical abuses that make such wealth possible. Seduction functions here as a kind of promissory note for Braddock with regard to both his financial contract with Elizabeth, and his emotional and romantic attraction to her.

“Beauty is only the promise of happiness”, Stendhal famously writes in *Love* (1822)—the point being that it may *only* be a promise, one that never comes to fruition.¹³ Friedrich Nietzsche quotes this line in *On the Genealogy of Morals* (1887), in the second part of which he engages in an extended meditation on the psychology of debt and credit. “To breed an animal with the right to make promises—is not this the paradoxical task that nature has set itself in the case of man?” he asks. “Is it not the real problem regarding man?”.¹⁴ Nietzsche’s book, by way of Foucault, is an important precursor to Poovey’s argument about “the translation of monetary into ethical virtue”, a text that draws together his thoughts on religion and economics. In Nietzsche’s view, the two have always been intimately connected, the divine creditor and the human debtor, but it was Christianity, historically, that provided a new twist on this relationship:

The moralization of the concepts guilt and duty, their being pushed back into the bad conscience, actually involves an attempt to ... preclude pessimistically, once and for all, the prospect of a final discharge; ... until at last the irredeemable debt gives rise to the conception of irredeemable penance, the idea that it cannot be discharged (“eternal punishment”) [S]uddenly we stand before the paradoxical and horrifying expedient that afforded temporary relief for tormented humanity, that stroke of genius on the part of Christianity: God himself sacrifices himself for the guilt of mankind, God himself makes payment to himself, God as the only being who can redeem man from what has become unredeemable for man himself—the creditor sacrifices himself for his debtor, out of love (can one credit that?), out of love for his debtor!¹⁵

The power of Christianity, argues Nietzsche, is that it seduces humanity by seeming to offer a way out of its crushing debt to the gods. This “beautiful” solution represents only the promise of happiness, however, for the act of divine forgiveness, in reality, creates a psychology of infinite debt. The sins of a Christian may be forgiven, but they

¹²Pears, *Stone's Fall*, 502.

¹³Stendhal, *Love*, 66.

¹⁴Nietzsche, *On the Genealogy of Morals*, 57.

¹⁵Ibid., 92.

now owe an implicit debt of thanks that swallows up their entire future. It is this psychological sleight-of-hand that, for Nietzsche, makes it possible for people to believe they have been liberated, even though the power relations of debtor and creditor remain firmly in place.

Nietzsche argues that these Christian ideas have not disappeared with the decline of religion, but have instead been sublimated into the secular structure of modern society. As such, *Stone's Fall* examines how this enduring relationship of power between debtor and creditor is integrated into the capitalist system, in which people are now tethered to both a literal and a figurative mode of debt. The original sin of capitalist debt, as it were, is its abandonment of ethics in favour of an economic interest that "justifies the exploitation of man by man" by means of the "evils of Darwinism".¹⁶ As the lives of people are translated into potential monetary value, their relations become more "businesslike" and, in turn, less ethical.¹⁷ This apparent "empowerment" of individuals to act without ethical restraint is effectively undermined, in turn, by their transformation into mere pawns, whose (mis)fortunes are now held hostage by the behemoth of international finance. Although Henry Cort, the narrator of Part Two, initially disdains this aspect of modern society, he soon adapts, not hesitating to forego his own moral values to thrive in this corrupt system. He has no hesitation in betraying Elizabeth's trust and friendship, for instance, to help his country's international situation and prove his own worth. Cort's sudden change brings about the downfall of Elizabeth as a respected woman, reducing her to a mere object of leverage. Similarly, Cort callously arranges the death of the American adventurer Arnsley Drennan, dismissing this murder as merely "part of the price ... part of the deal" to "make the world a safe for business".¹⁸ These examples not only demonstrate how the lives of individuals are reduced to transferable monetary units, but they are also laced with latent tragedy, for Cort's betrayals of these apparently disposable strangers turn out to have been unwittingly perpetrated against his half-sister (Elizabeth) and the man who had saved Cort as a small child from a burning building (Drennan).

One critique that could be made of Nietzsche's argument is that it is too narrowly focused on a theologically-informed elite who, despite their power and influence, do not represent the majority of the population. In her investigation of early modern British folk beliefs, for instance, Emma Wilby emphasizes the significant gap in faith between the intellectual classes and the common people. "Despite the fact that Catholicism was incredibly successful at assimilating pre-Christian magical belief and practice, this process of absorption was in no way complete", she writes. "The guiding principles in the lives of many ordinary people in early modern Britain were essentially 'animist' rather than Christian".¹⁹ The religious psychology of credit that Nietzsche outlines in *On the Genealogy of Morals* is a mindset that can only truly be said to infiltrate the larger population with the rise of modern literacy in the centuries after the Reformation. This class separation is equally important when approaching *Stone's Fall*, in which Pears reminds the reader of the extent to which the common people in British society were largely excluded, at the beginning of the twentieth century, from the mechanisms of the

¹⁶Pears, *Stone's Fall*, 151.

¹⁷Ibid., 58.

¹⁸Ibid., 422.

¹⁹Wilby, *Cunning Folk*, 15.

credit economy. When the reader first encounters Braddock, for instance, he is financially illiterate: he does not even have a bank account, so that the newspaper he works for pays him “weekly in a brown envelope”²⁰ In much the same way that lower-class early modern subjects inhabited a different theological universe from the church elite, so too the life of the common person in the early twentieth century was detached from upper-class financial mechanisms, such as bank accounts and retirement investments, that today we take for granted.

Because he is paid in cash each week, Braddock’s financial life as a journalist is lived largely in the present: “By the time I had paid bed and board, what was left over usually remained … in my pocket until it was handed over to publicans or music hall owners”²¹. Yet from the moment Elizabeth offers him a seven-year contract to write Stone’s biography for the hefty sum of 350 pounds, Braddock’s mind-set begins to reorient toward the future.

It was a phenomenal sum. I would easily be able to save a hundred a year, and so could look forward to perhaps another four years afterwards without having to worry about money. Eleven years of blessed security, in all.²²

After only a month, Braddock’s growing bank balance attests to the continuing shift in how he thinks about time, so that he now identifies with the seductive attractions of financial credit:

I had been working for Lady Ravenscliff for more than a month; my bank account now had £21 in it, and every week, my income so greatly exceeded my expenses that I even took to making out little columns of numbers, calculating how much I would have this time next year, or the year after that. Having money was very much more interesting than not having it. I almost began to understand (from a lowly point of view) what made someone like Ravenscliff tick.²³

This new prosperity affects his outlook in other ways, especially his changing perception of the various elements of his life as “investments”. Consider, for instance, Braddock’s treatment of a fellow journalist, Stefan Hozwicki, whom he pumps for information and then says: “Think of it as an investment … It may diminish to nothing; it may pay rich rewards in due course”.²⁴ The more Braddock learns about Stone and his business enterprises, the more he is seduced into thinking in the same way. “You see—I was also beginning to think like a man of money”, he reflects at one point. “Never before in my life would I have considered that income flow might help determine a man’s relationships, but it was now beginning to come naturally, now I realised that, for some, it was the only thing which mattered”.²⁵ Braddock’s ignorance makes him the perfect tool in Elizabeth’s scheme to divert attention away from her real secrets, ensuring his unwitting compliance through a seductive mixture of money and personal charm.

Although she is not one of the book’s narrators, Elizabeth Stone is the true central character of *Stone’s Fall*, a figure who, far more than Braddock, grasps the seductive

²⁰Pears, *Stone’s Fall*, 22.

²¹Ibid., 22.

²²Ibid., 14.

²³Ibid., 113.

²⁴Ibid., 48.

²⁵Ibid., 94.



power of the new credit economy and exploits it to her advantage. The reader encounters Elizabeth in a number of different guises in the course of the novel. At the beginning of the book, for instance, when Braddock attends her funeral in 1953, she is known as Mme Robillard, a benevolent widow who had spent her considerable fortune on maintaining a series of orphanages, while in the rest of Part One she appears as the grieving widow of John Stone, followed by an unexpected late cameo as her alter ego, Jenny "the Red" Manheim, a German revolutionary. In Part Two, we see her through Henry Cort's eyes as an aspiring courtesan in France named Virginie, whose origins are traced by Cort back to her former identity as Elizabeth Lemercier, a servant who, having been rescued from an orphanage, was working for the Stauffer family in Lausanne before she disappeared after being accused of murdering Mme Stauffer; this part of the book closes with Virginie's transformation into Countess Elizabeth Hadik-Barkoczy von Futak uns Szala, a Hungarian aristocrat, whose meteoric rise leads her to John Stone. In Part Three, we learn not only that Elizabeth is Cort's half-sister but also, in the book's final, dramatic twist, that Stone is actually her father, a revelation that prompts his decision to commit suicide by jumping from his study window. These shifting permutations of Elizabeth's identity go beyond the sensational machinations of an entertaining genre novel. Rather, they represent her more imaginative, ambitious, and fully-realized versions of Braddock's comparatively minor transformation when confronted with the future promises of the credit economy.

Elizabeth's superior skill and inventiveness are no accident, for they are carefully linked by Pears to her voracious appetite for reading novels. The centrality of modern fiction as a kind of practical guidebook to the world of money and credit, it should be remembered, is one of the key claims of Poovey's *Genres of the Credit Economy*. In her book *How Novels Think* (2005), Nancy Armstrong similarly observes how the heroines of the early British novel are distinguished by their capacity to write down their adventures. This ability allows them to do more than just record the past: it also opens up the future, as though life were a Lockean blank page onto which the desires of the protagonist can be inscribed:

Looking back from Pamela at Crusoe and Moll, we can see that their extraordinary adventures could have done little to make them exemplary had they not possessed the means of authoring their respective stories. They were in this sense alone truly exceptional. Each could inscribe him or herself in writing as an object, or body, separate and apart from the subject that inhabited that body, and put that body through a sequence of moves to enhance its social value. Thus they perform what the Lockeans could only theorize: the possibility that a new form of literacy could provide something on the order of a supplement capable of turning an early modern subject into a self-governing individual.²⁶

Elizabeth's true metamorphosis begins at the Stauffer household, where her access to Dr Stauffer's library is an exchange in which her access to novels is paid for by enduring his sexual advances. "Was I paying him or was he paying me? It was an exchange", she recalls. "Both had something the other wanted".²⁷ Clearly, Elizabeth regards reading

²⁶ Armstrong, *How Novels Think*, 6.

²⁷ Pears, *Stone's Fall*, 384.

fiction as both a passion and an investment, “my education”, through which she learns to remould her past and present in order to write a new future for herself.²⁸

Elizabeth thus becomes the very embodiment of the modern subjectivity created by the conditions of capitalism, a chameleon who, by investing in herself as a fiction, becomes capable of rewriting the course of her life. Her very identity is thus formed from a collage of literary influences. When she escapes from the Stauffer household, for instance, she changes her name to Virginie on this basis. “I chose a new name for myself: Virginie, as I had read my Rousseau and still dreamed of finding my Paul”, she tells Cort, although astute readers will recognize that Elizabeth has confused Rousseau with Bernardin de Saint-Pierre’s *Paul et Virginie* (1788).²⁹ Indeed, Elizabeth is influenced by a parade of characters from the canon of French nineteenth-century literature: the Duchess of Sanseverina from Stendhal’s *La Chartreuse de Parme* (1839), for instance, and the titular character of Gustave Flaubert’s *Madame Bovary* (1856). Her first literary love comes in the form of Rastignac, the ambitious young gentleman from Honoré de Balzac’s *Le Père Goriot* (1835):

I fell in love with Rastignac and saw in him the first glimmerings of my own ambition. He had nothing and wished to conquer Paris. He taught me that sweetness and kindness would serve me little. Yet he kept a goodness that could not be corroded by the world. Books taught me of friendship and loyalty, of betrayal and how to suspect others. And it taught me to dream, of worlds and people and lives that I had never thought existed.³⁰

When Dr Stauffer questions her about her literary preferences, Elizabeth confesses her admiration for Rastignac, because “he is trying to make something of himself”.³¹ Literature and money are thus drawn together in the character of Elizabeth through the writings of Balzac, whose work is one of the first to consider seriously the impact of finance on the psychology of his characters. “Each particular episode of the ‘Comédie Humaine’ has its own hero and heroine”, observes Henry James, “but the great general protagonist is the twenty-franc piece”.³²

Although at one point Cort speculates that Elizabeth “could have been the Jane Austen of France, had her life developed differently”, his chief point of literary comparison is Émile Zola’s *Nana* (1880), a prostitute who is first introduced in his novel *L’Assommoir* (1877).³³ The obvious point of similarity is that Zola’s novel charts Nana’s meteoric rise as a courtesan, so that Cort describes Elizabeth as “the Nana of her age, but very much more sophisticated and self-assured”.³⁴ Just as John Stone is a new breed of financier, so too the life of Elizabeth the courtesan is imagined to be an innovative twist on a familiar story:

Not for her the fate of Zola’s whore, who was created solely so that her fall could be charted, to prove the cruelty of human life. Elizabeth had dedicated herself to proving the opposite, that the individual could triumph, that fate is not determined. ... She belonged to a different generation, the age of business. She bought and sold, and built up her capital. Clear-eyed and

²⁸Ibid., 384.

²⁹Ibid., 386.

³⁰Ibid., 379.

³¹Ibid., 381.

³²James, *French Poets*, 91.

³³Pears, *Stone’s Fall*, 277.

³⁴Ibid., 344.

certainly more intelligent than Zola's creation, and certainly less likely to die alone in a hotel room. Elizabeth did not intend to burn brightly and die young.³⁵

The future that Elizabeth writes for herself thus eschews the tragedy of Zola's novel. To that end, she despairs all sentimental moralism, and chooses instead to see her life as requiring the hard-headed rationality of a businesswoman. It is with this attitude toward being a prostitute that she gains her initial "investment" from Cort, regards her various lovers as "shareholders", and builds up the profitability of her "company" like any other. Everything is predicated on climbing the ladder towards a better future, an effect that is achieved by transforming her own self into a promise of happiness. Whereas rival courtesans "promised gratification, but for one night only", observes Cort, Elizabeth "implicitly offered far more than that".³⁶

Elizabeth's life after her turn away from morality also illustrates the actual nature of the debt that is incurred by being assimilated into the capitalist system. Its outward advantages are evident, as Elizabeth enjoys a luxurious lifestyle, coveted by men who swoon at a beauty acquired through the façade of affluence, and scorned by jealous women who find such status desirable, yet unachievable. Elizabeth effectively manipulates the system, initially fooling others about the true extent of her wealth and, from this surplus, eventually paying back the debt that she has accrued in the process. However, the detrimental influence of this system on Elizabeth can be glimpsed when she meets Signora Vincotti, a woman who is clearly lower in the economic hierarchy. As a respected woman of the upper class, Elizabeth is more isolated from others, as she hides behind a "mask of aristocratic grandeur", while Vincotti is seen to have a "steady, modest family life".³⁷ Even Braddock notices how Vincotti's family arouses a sense of envy or sadness in Elizabeth, further revealing the emotional consequences of following the hard-headed rationality of regarding life as a business.

Signora Vincotti's presence is also significant because she embodies another character's debt: that of John Stone. Stone's history in Venice, which is detailed in Part Three, shows how, from the beginning of his affair with Louise Cort, he arranged their relationship "in the most businesslike terms".³⁸ This crucial liaison marks the beginning of Stone's parallel commitment to the idea of life as a financial endeavour and his renunciation of ethics. Before the affair, for instance, he describes himself as

a moral man, who upholds the laws of God and man as best as he is able. I was married and, in all the time since I wed my wife, I had never deceived her or betrayed her in any way. I hold on to my contracts and keep my word.³⁹

It is in Venice that he begins to stray from this morality, and so it is in that city where he considers that his "life of deception started".⁴⁰ In addition to the affair with Louise, Stone's dealings with Signore Ambrosian, a Venetian banker whose own moral reputation is built on his patriotic refusal to do business with the city's Austrian rulers, show his incipient corruption. Although Stone initially undertakes this transaction with Ambrosian for

³⁵Ibid., 344–5.

³⁶Ibid., 300.

³⁷Ibid., 93.

³⁸Ibid., 512.

³⁹Ibid., 512.

⁴⁰Ibid., 513.

the ostensible purpose of saving his friend Macintyre, in truth he conducts himself more like a cold-hearted businessman than a friend. As with Cort, his deceptive tactics have unforeseen tragic consequences. Despite his declaration that in business, “deception was open and understood”, the destructive aftermath of Stone’s business-like approach to both the buyout of Macintyre’s invention of a working torpedo and his liaison with Louise Cort persists well past the time of these incidents.⁴¹ The death of Macintyre and the birth of a daughter from Louise and Stone’s illicit affair are the beginning of a tragic chain of consequences, as Stone’s debt of guilt and attempts at atonement are exposed through the payments he made to Signora Vincotti, who is revealed to be Macintyre’s surviving daughter. The other debt can only be absolved through Stone’s death, when he takes his life after realizing he has married his own daughter, Elizabeth.

The Tragic Time of Prophecy

An orientation toward the future can only be maintained, of course, while the promise of credit remains intact. Braddock notes that by “its nature, the City was full of rogues and thieves” who lie about everything from their existing debts to the prospects of their latest venture.⁴² In order to combat this fraudulent propensity, *Stone’s Fall* imagines a company called Seyd’s, which since the early days of the credit economy has produced a report detailing which companies may (or may not) be trusted. Yet even Seyd’s, notes Braddock, is finding it difficult to account for the vast complexity of the new financial machine:

Once upon a time a company like Seyd’s was not necessary, for the city of money was a small place, and everyone knew their clients. Life was simple when bankers only accepted people they had dined with. They dealt with gentlemen, and there was nothing easier to know about than the extent of a gentleman’s estate, or the solvency of his family. Now it is a gibbering Babel of unknowns ... Dissimulation is the first trick of banker and conman alike.⁴³

The example of Seyd’s recalls Poovey’s argument that in the history of the British novel there is an explicit overlap between the financial and moral economies, as reflected, for instance, in the work of Daniel Defoe. In *The Politics of Custom in Eighteenth-Century British Fiction* (2010), Scarlet Bowen demonstrates how *Moll Flanders* (1722) and *Roxana* (1724), both fictional tales of women who use their sexuality to improve their financial and social positions, were deeply influenced by the collapse of the South Sea Bubble in 1720, an investment hoax that affected the contemporary imagination in similar ways to the 2008 financial crisis. Through the shared concept of credit, fiction and finance converge in Defoe’s stories in a way that provides the basic template for numerous romantic plots in the British novelistic tradition.

This pattern repeats itself in *Stone’s Fall*, both with Elizabeth and, in Part Three, the love affair between John Stone and Louise Cort. The parallel between finance and passion is reiterated in Stone’s narrative when, after declaring his central belief that money is a metaphor for human desire, he provides his unconventional reading of Marx’s newly-published *Capital*:

⁴¹Ibid., 566.

⁴²Ibid., 24.

⁴³Ibid., 24.



A few months ago I read a book by Karl Marx on capital. Elizabeth gave it to me, with a smile on her face. A strange experience, as the author's awe exceeds even my own. He is the first to understand the complexity of capital and its subtlety. His account is that of a lover describing his beloved, but after describing her beauty and the sensuality of her power, he turns away from her embrace and insists that his love should be destroyed. He could gaze clearly into the nature of capital, but not into his own character. Desire is written in every line and paragraph of his book, but he does not see it.⁴⁴

Stone reads *Capital*, in other words, not as a dry piece of economic analysis, but as a work of amorous fiction, a story of seduction that ends in the protagonist's desire for romantic self-destruction, the logical outcome of a German romantic tradition stretching from Johann Wolfgang von Goethe's *The Sorrows of Young Werther* (1774) to Richard Wagner's *Tristan and Isolde* (1865). This amusing interpretation of Marx's work is nonetheless underpinned by a serious intuition on Pears's part, which is that the tools designed to challenge capitalism remain inadequate to that task so long as they misunderstand how human desire, including the desire of the anti-capitalist critic, actually works. The progressive illusion of credit's promise is its primary mode of seduction, but what Stone understands so well is how this movement is symbiotic with the dangers of discredit, as he exhibits so brilliantly in the business manoeuvres that secure him the international defence contracts in Part Two of the novel.

Whether one gives credit and invests in the system or, by contrast, loses faith and disinvests from it, makes little difference to its persistence. The power of capitalist exchange is that value ultimately rests not on belief, but on material behaviour. That is why it does not matter, for instance, if we come to the subjective realization that money is nothing more than worthless paper—so long as money can still be exchanged for material benefits, the truth of our individual position does not matter. In *The Sublime Object of Ideology* (1989), Slavoj Žižek uses the example of canned laughter, in which “the Other—embodied in the television set—is relieving us even of our duty to laugh—is laughing instead of us”, to demonstrate how the gap between belief and action is produced by capitalism, reducing subjects to passive viewers of their own experiences.⁴⁵ “A marionette, as are we all”, says Jules Lefevre to Henry Cort in Part Two. “Your job is to report the doings of puppets to other puppets”.⁴⁶ The only avenue to power that remains in such a system comes from understanding what the Other desires, and then remaking ourselves in the form of that desire. In the process, it is necessary to remove the traces of one's own subjectivity in order to transform oneself into the desired object of fantasy.

This strategy explains the extraordinary shape-shifting abilities of Elizabeth, a woman who is capable of dramatically rewriting herself in order to metamorphose into all manner of different personae. Braddock is particularly shocked by the skill with which Elizabeth can shift from one end of the socio-political spectrum to the other: “So, Elizabeth, Lady Ravenscliff, née Countess Elizabeth Hadik-Barkoczy von Futak uns Szala, transformed herself into Jenny the Red, revolutionary anarchist of Frankfurt. Repeat that sentence and see how easily you believe it”.⁴⁷ Pears's subversive point is that the

⁴⁴Ibid., 427.

⁴⁵Žižek, *The Sublime Object of Ideology*, 33.

⁴⁶Pears, *Stone's Fall*, 267.

⁴⁷Ibid., 168.

figure of Jenny the Red may *seem* to be opposed to capitalism, but Elizabeth's ability to take on the part of someone else, the very thing that makes Jenny's existence possible, is predicated on the performative subjectivity produced by this system: Jenny is capitalism's shadowy double, rather than its authentic opponent. It is only when Braddock understands the true extent of Elizabeth's dual role that he begins to appreciate her protean nature:

As fast as I settled into talking to one person, she shifted and became someone else. From the grieving widow, bored with English mores, to the critical, snobbish woman who had been so cruel to Mrs. Vincotti, to Jenny the anarchist, to the lustful woman who had driven me to a pitch of frustration, and now to the society gadabout ... I felt as though I was talking to an actress who was playing several roles at the same time, all from different plays.⁴⁸

Elizabeth and Jenny the Red are two faces of the same coin, existing in an outwardly paradoxical symbiosis, in much the same way that Stone perceptively observes that Marx's theory of capital exists in a love-hate relationship with the capitalist system that it critiques and condemns. The actor is thus the archetypal model of the modern capitalist subject, whose material body and voice are given over to the Other as the outward sign of belief but who, except in the most quixotic cases, retains an internal doubt about their authenticity that makes it impossible to become completely absorbed in the unreality of the role. Let us not forget Braddock's observation that dissimulation is "the first trick of banker and conman alike".⁴⁹

This double mindset leads, in turn, to the disruption of simplistic ideas of progression, operating instead with a concept of time that looks simultaneously forward and backwards, bending in such a way that it seems simultaneously flat and circular, like a Moebius strip. This temporal paradigm does not appear only in *Stone's Fall*, but is a recurrent feature of Pears's fiction. The four parts of *An Instance of the Fingerpost*, for instance, involve the reader examining the same events from different perspectives, circling around again and again to reveal more of the complex puzzle that makes up its narrative game. *The Dream of Scipio* is a circular story that opens and closes with the death of Julien Barneuve, a demise that echoes the book's exploration of historical repetition, whether through the inherent tension between material finitude and the eternal permanence of Neo-Platonic spirituality, for example, or the recurrent persecution of the Jews. In *The Portrait* (2004), the plot revolves around the painter William MacAlpine's ambition to create a vengeful portrait of his enemy, Henry Nasmith, which depicts "*The Critic As He Was*; now I will begin on *The Critic As He Is*. One day, perhaps, *As He Will Be*. Past, present and future, all in one gorgeous trilogy".⁵⁰ Time is also a central theme in Pears's most recent novel *Arcadia* (2015), weaving together science fiction (time travel) and fantasy (a timeless utopia) in a way that inverts past and future, so that the book's final twist dramatically requires the reader to rethink the entire narrative's lines of causality.

In *Stone's Fall*, the counter-point to progressive time involves the unanticipated irruption of the ancient discourse of prophecy in this otherwise modern narrative. The prophet is the ancient world's equivalent to the contemporary actor, a figure through which the Other, in the form of the divine, speaks. The prophet also has a distinct

⁴⁸Ibid., 170.

⁴⁹Ibid., 24.

⁵⁰Pears, *The Portrait*, 8.

relationship to time for, despite conventional misunderstandings of its function, a prophecy is never a straightforward prediction of what is going to happen. Building on the work of André Neher, Maurice Blanchot explains this dynamic in *The Book to Come* (2003):

To foresee and announce some future event does not amount to much, if this future takes place in the ordinary course of events and finds expression in the regularity of language. But prophetic speech announces an impossible future, or makes the future it announces, because it announces it, something impossible, a future one would not know how to live and that must upset all the sure givens of existence. When speech becomes prophetic, it is not the future that is given, it is the present that is taken away, and with it any possibility of a firm, stable, lasting presence.⁵¹

Prophecy refuses a model of progression, according to Blanchot's interpretation, because it shatters straightforward notions of causality. The lines that connect the present to the portended future appear implausible in such a way that the listener *cannot* give the prophecy credit. A caricature of the prophetic figure appears in *Stone's Fall* in the form of Madame Boninska, a fortune-teller and practised blackmailer who, in the novel's conclusion, is revealed to be Louise Cort, Elizabeth's mother. Her reappearance is the sign that John Stone's intuition from his early days in Venice, in which he repeatedly dreams of his death by falling from a great height, is about to be fulfilled.

As Pears pulls his narrative threads together, the prophetic structure of the novel, which draws repeatedly from ancient tragedy, becomes increasingly apparent. "Hubris, you know, can destroy a banker as well as a Greek hero", observes John Stone to Henry Cort.⁵² Pears's use of tragic foreshadowing enhances, in particular, the experience of rereading the novel, multiplying ironies that can only be grasped by a familiarity with its plot. This is a device familiar from Greek tragedy, exemplified by Oedipus's infamous vow to punish the person who is responsible for the plague in Sophocles's *Oedipus Rex*, unaware that he himself is the culprit. Consider, for instance, the scene in which Brad-dock first encounters Elizabeth; expecting to meet a much older woman, he asks if his appointment is with her mother. "Unless you are in contact with the spirit world", she replies sardonically, "you can have no rendezvous with her".⁵³ Elizabeth's statement proceeds from her belief that her mother is dead, but the later disclosure that Madame Boninska, a clairvoyant, is Elizabeth's mother gives a new depth of meaning to this response. Irony is repeatedly generated in the novel by the occult nature of the prophetic link between events, creating a causal gap between present and future that remains unthinkable until its fulfilment actually takes place.

Conclusion

The implicit critique presented in *Stone's Fall* is that the apparent impossibility of thinking beyond the capitalist paradigm derives not from the absence of a viable alternative vision of the future, but from a relentlessly historicist focus on the putative rationality of future time. While Benjamin's "angel of history" is offered as a corrective to this

⁵¹Blanchot, *The Book to Come*, 79.

⁵²Pears, *Stone's Fall*, 285.

⁵³Ibid., 12.

error, it must be remembered that Benjamin, influenced by the Jewish mysticism of Gershom Scholem, is also operating in the context of prophetic time. As such, simply looking back at the past to trace the lines of causality is not enough—after all, does not Marx, for instance, already ground his predictions of the downfall of capitalism on his historical analysis of the economic paradigms that precede it? The true task of the “angel of history” is not to connect the dots of events that seem inevitable in hindsight, but to return us to the prophetic time of a now-vanished present, when the eventual outcome still seemed unimaginable. What is it, for instance, that prevents John Stone from foreseeing his own fate in the decline of Venice? “It too was created by trade; it is nothing more than capital petrified”, he observes of that city. “But the capital had fled, leaving only a corpse whose soul has departed”.⁵⁴ Stone is also haunted by dreams in which an old Venetian whispers “I told you” and pushes him in the back, in a premonition of his death. The prophetic aspect of these portents is not that they turn out to be correct, but that, at the time, they seemed unimaginable, and thus impossible. Fisher’s famous observation that we can no longer imagine the end of capitalism is thus, precisely, the prerequisite for that event to happen, the nudge in the back that pushes capitalism over the edge, allowing something different to emerge. Such is the Benjaminian lesson at the heart of *Stone’s Fall*: the prediction of capitalism’s demise can only become truly prophetic when it is released from its sense of historical inevitability.

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⁵⁴Ibid., 446.

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